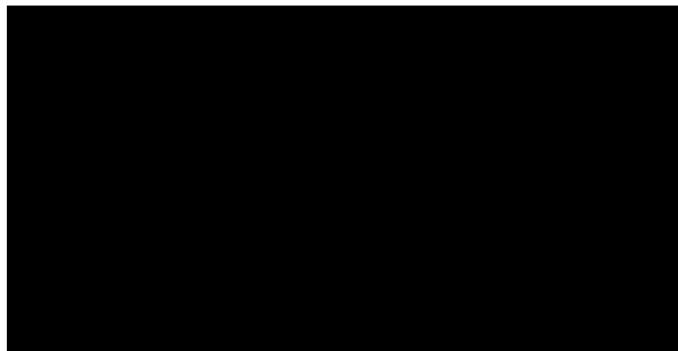


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for study  
purposes and consideration by  
ADSO of the provision relating  
to insurance benefits.